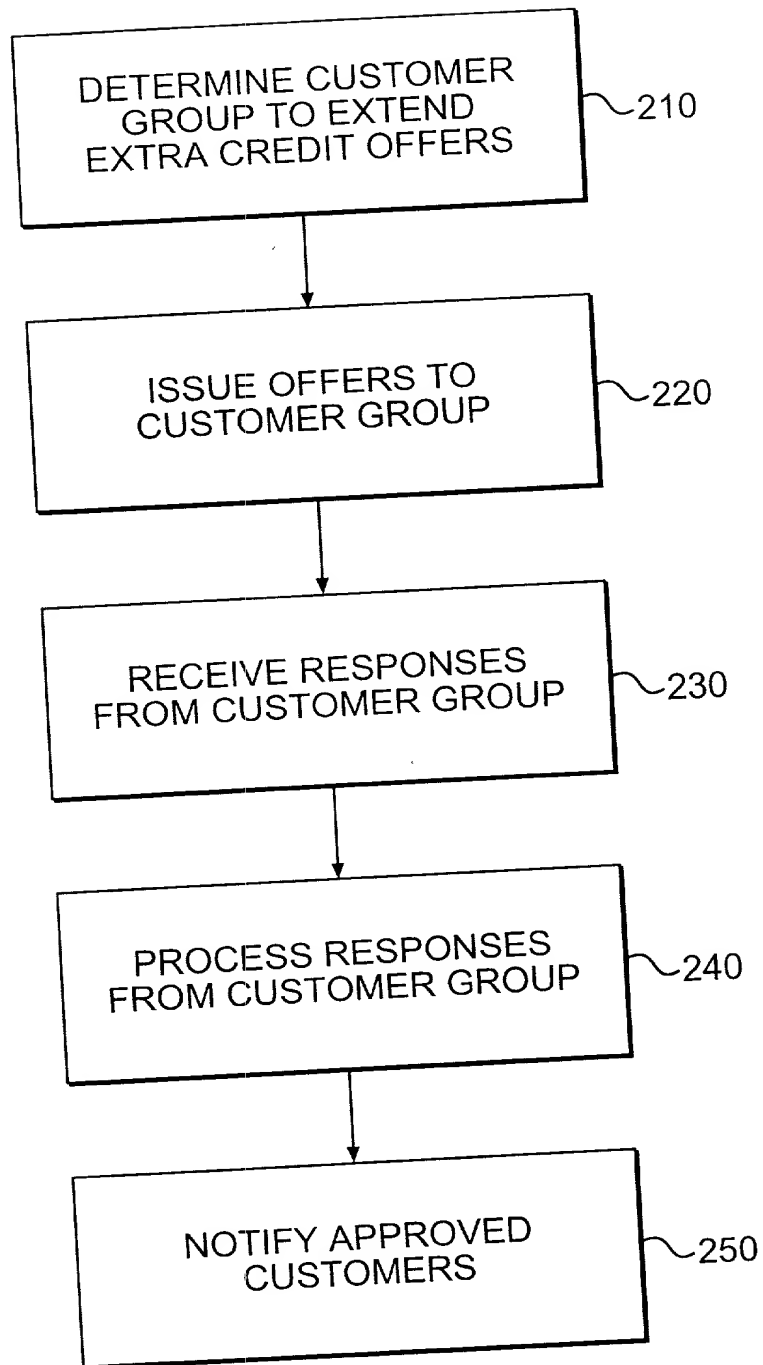


FIG. 1



**FIG. 2**

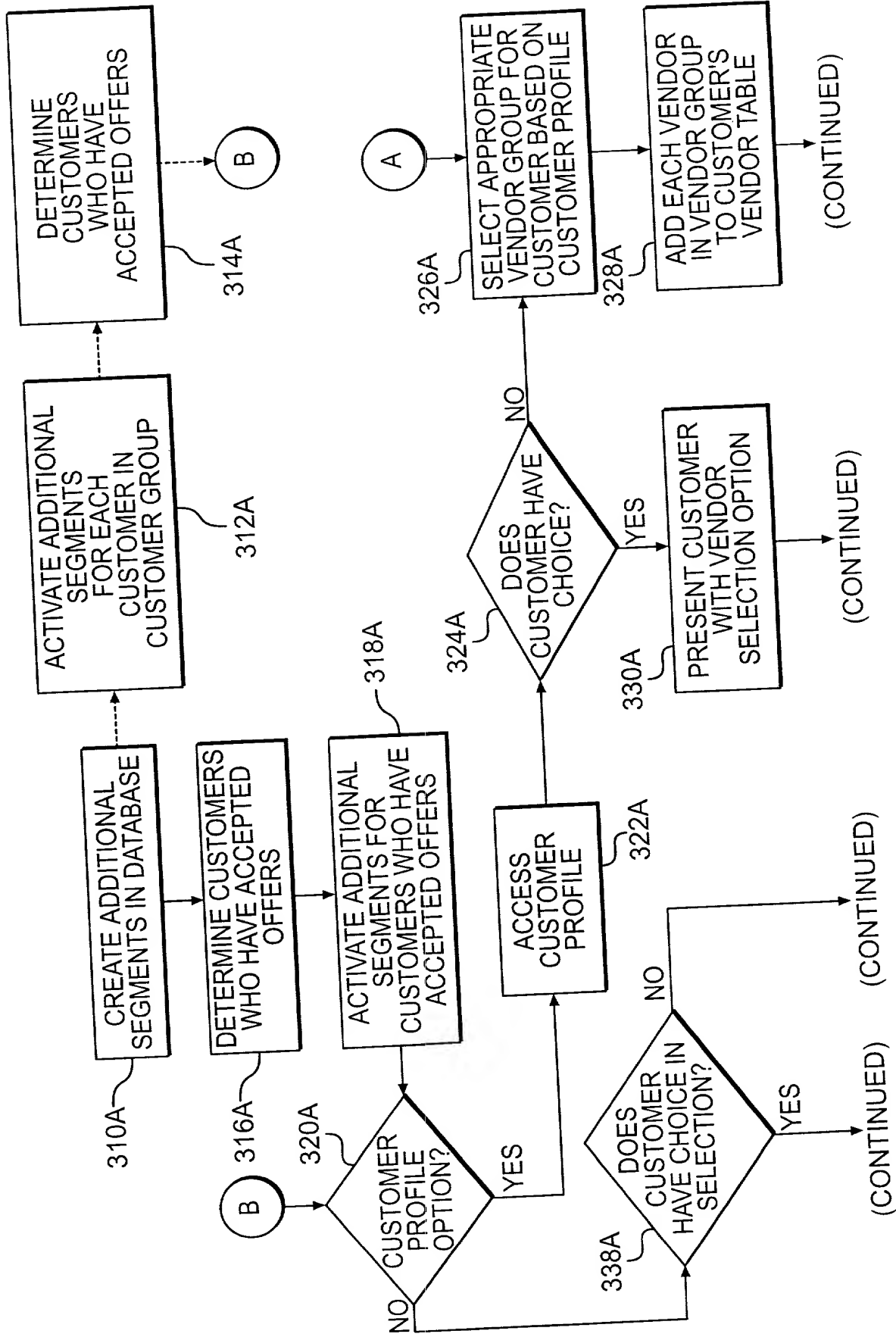


FIG. 3A



310B				320B				330B				
SEGMENT 1				SEGMENT 2				SEGMENT 3				
CUSTOMER	AVAILABLE BALANCE	INTEREST RATE	FEE	ACTIVE	AVAILABLE BALANCE	INTEREST RATE	FEE	ACTIVE	AVAILABLE BALANCE	INTEREST RATE	FEE	ACTIVE
CUSTOMER A	\$10000	16.5%	\$5	Y	\$2000	20%	\$25	Y	\$1000	12.5%	\$2.50	Y
CUSTOMER B	\$5000	18%	\$5	Y	\$500	20%	\$25	Y	\$300	16%	\$2.50	Y
CUSTOMER C	\$2500	18.5%	\$5	Y	\$200	20%	\$25	Y	\$250	18.5%	\$2.50	N

300B

FIG. 3B



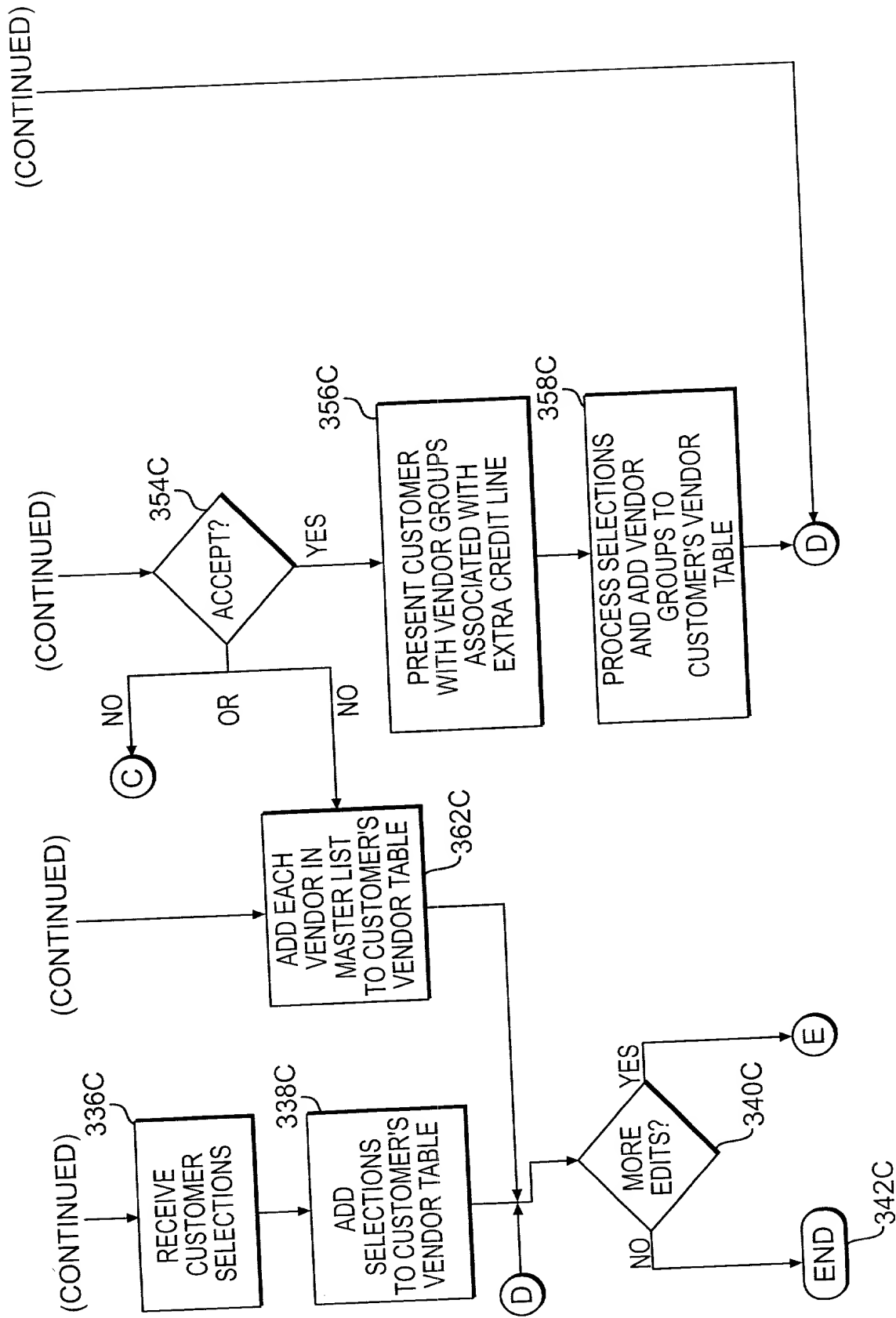


FIG. 3C CONT.

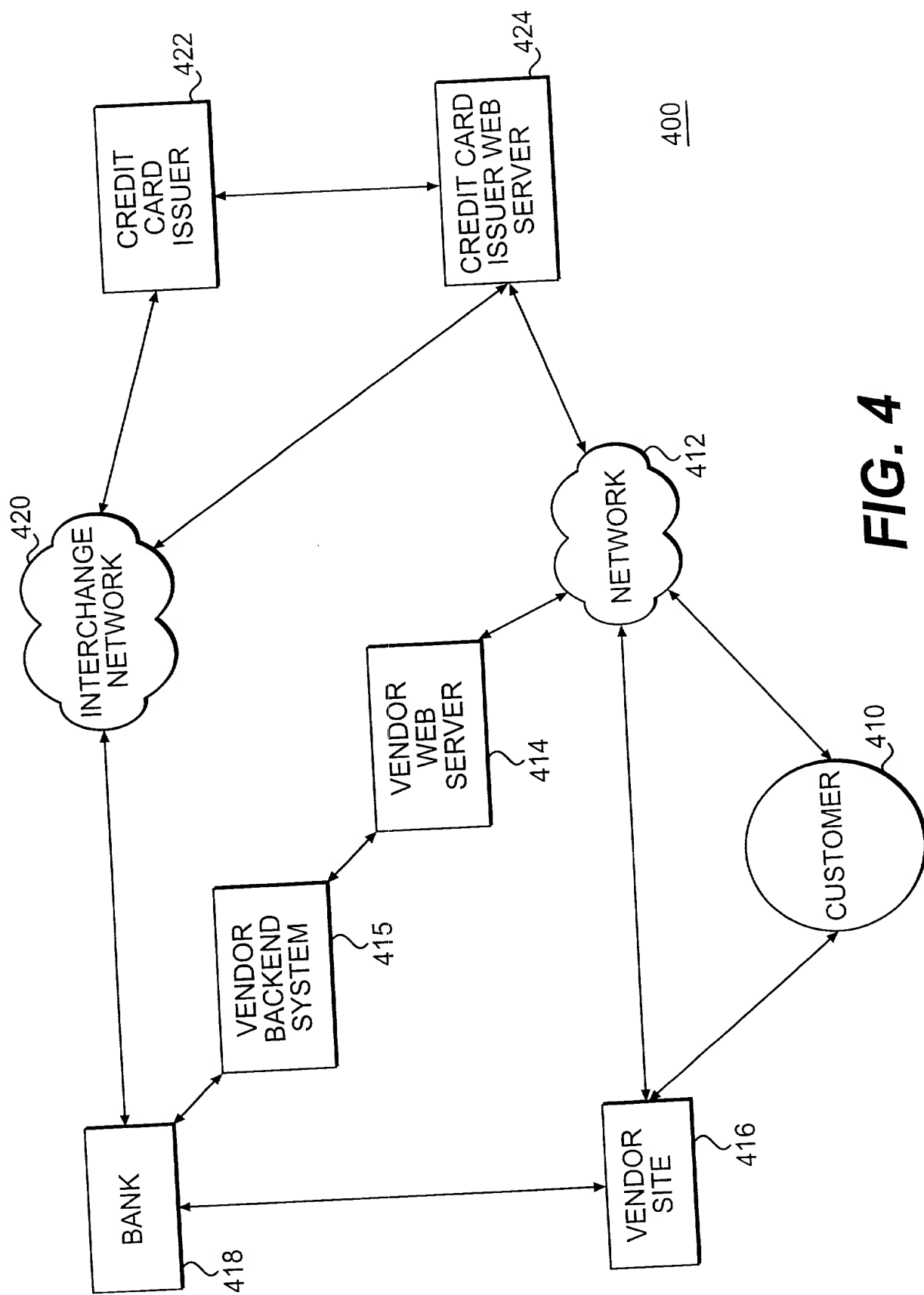


FIG. 4



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graph TD; 510A[CUSTOMER ATTEMPTS PURCHASE] --> 520A[SEND AUTHORIZATION REQUEST TO ACQUIRING BANK]; 520A --> 530A[ACQUIRING BANK SENDS TRANSACTION INFORMATION TO INTERCHANGE NETWORK]; 530A --> 540A[INTERCHANGE NETWORK SENDS TRANSACTION INFORMATION TO APPROPRIATE CREDIT CARD ISSUER]; 540A --> 550A[CREDIT CARD ISSUER CHECKS TRANSACTION]; 550A --> 560A[SEND AUTHORIZATION RESULT TO CUSTOMER];
```

510A CUSTOMER ATTEMPTS PURCHASE

520A SEND AUTHORIZATION REQUEST TO ACQUIRING BANK

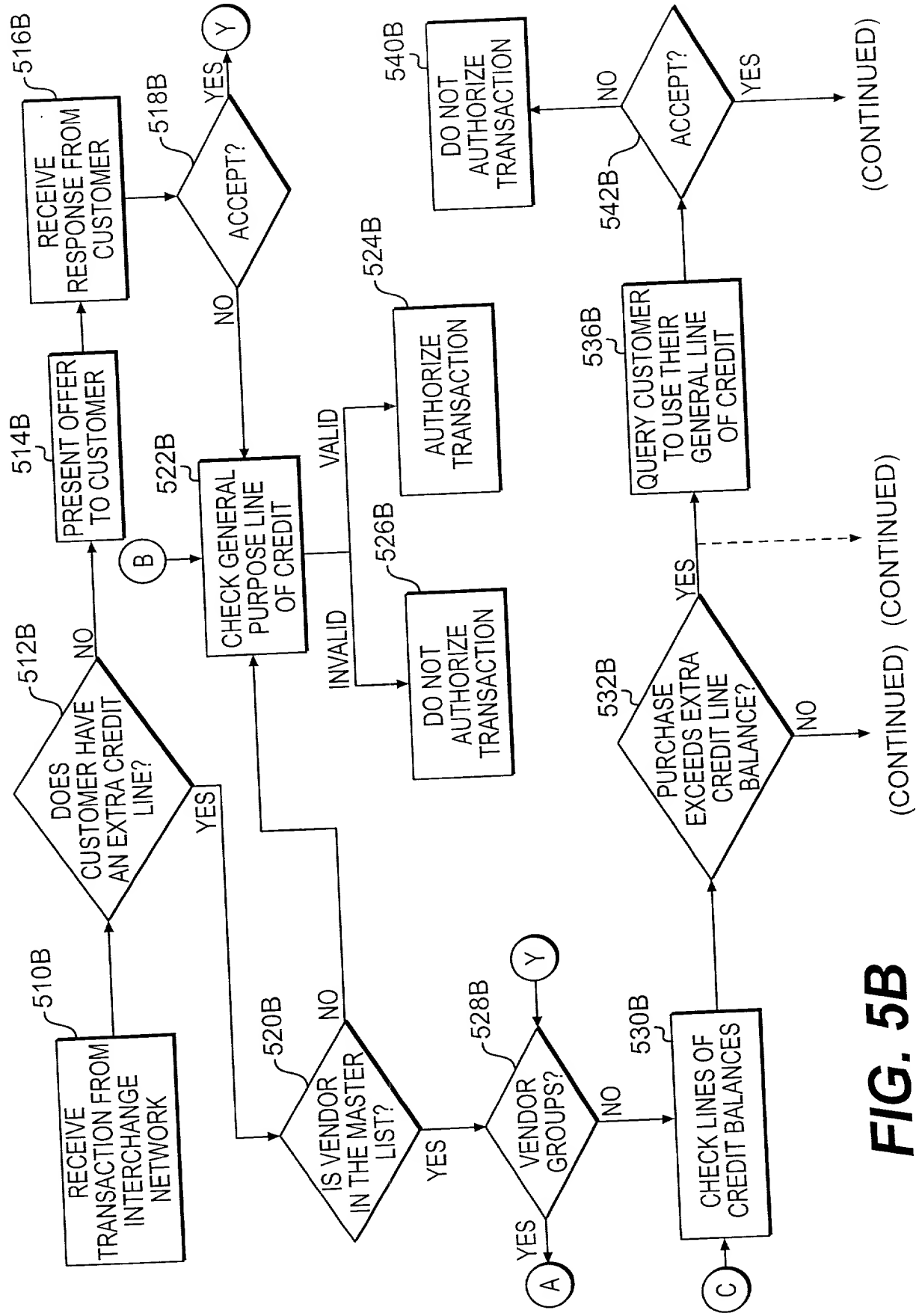
530A ACQUIRING BANK SENDS TRANSACTION INFORMATION TO INTERCHANGE NETWORK

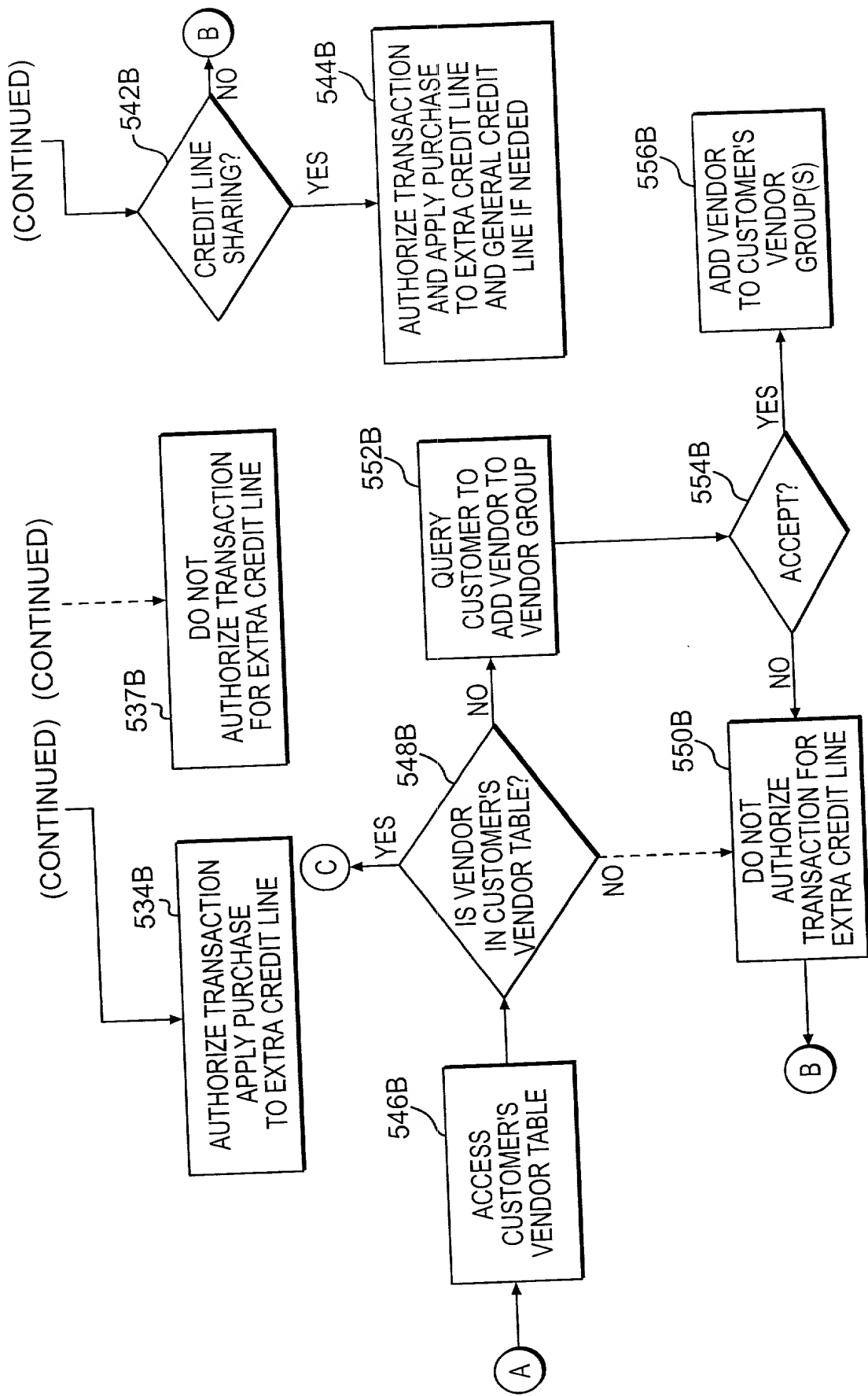
540A INTERCHANGE NETWORK SENDS TRANSACTION INFORMATION TO APPROPRIATE CREDIT CARD ISSUER

550A CREDIT CARD ISSUER CHECKS TRANSACTION

560A SEND AUTHORIZATION RESULT TO CUSTOMER

**FIG. 5A**





**FIG. 5B CONT.**

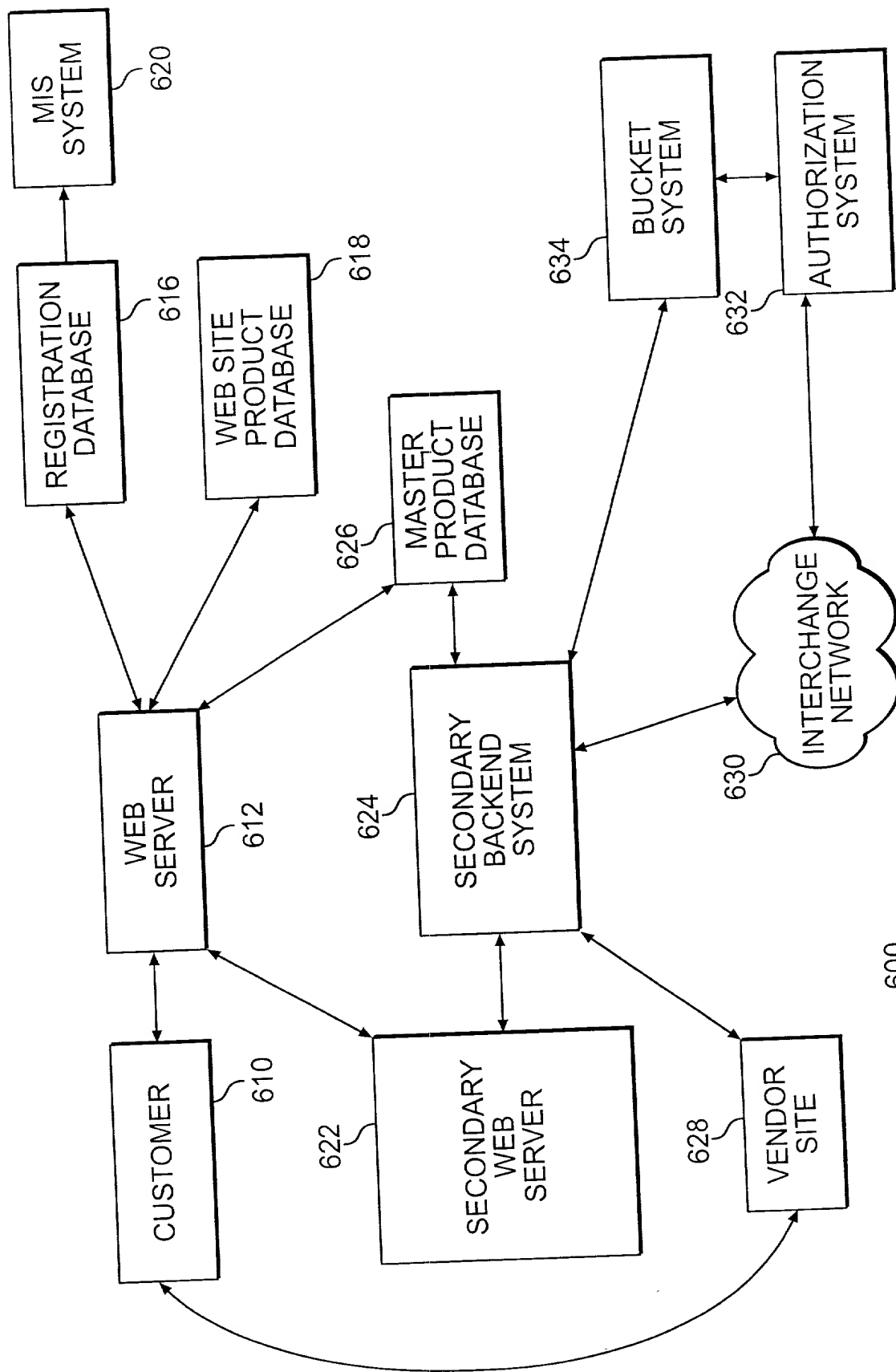
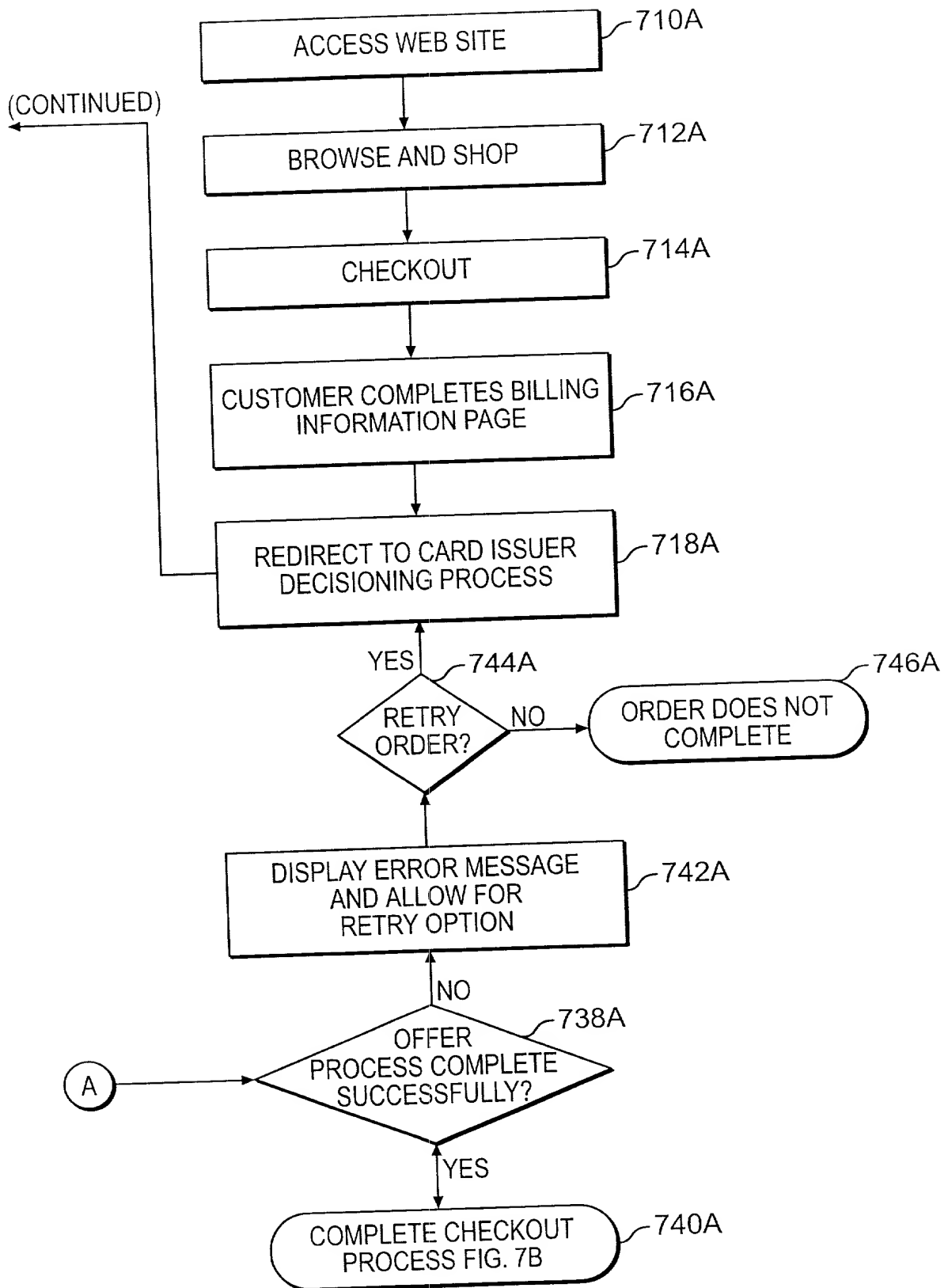
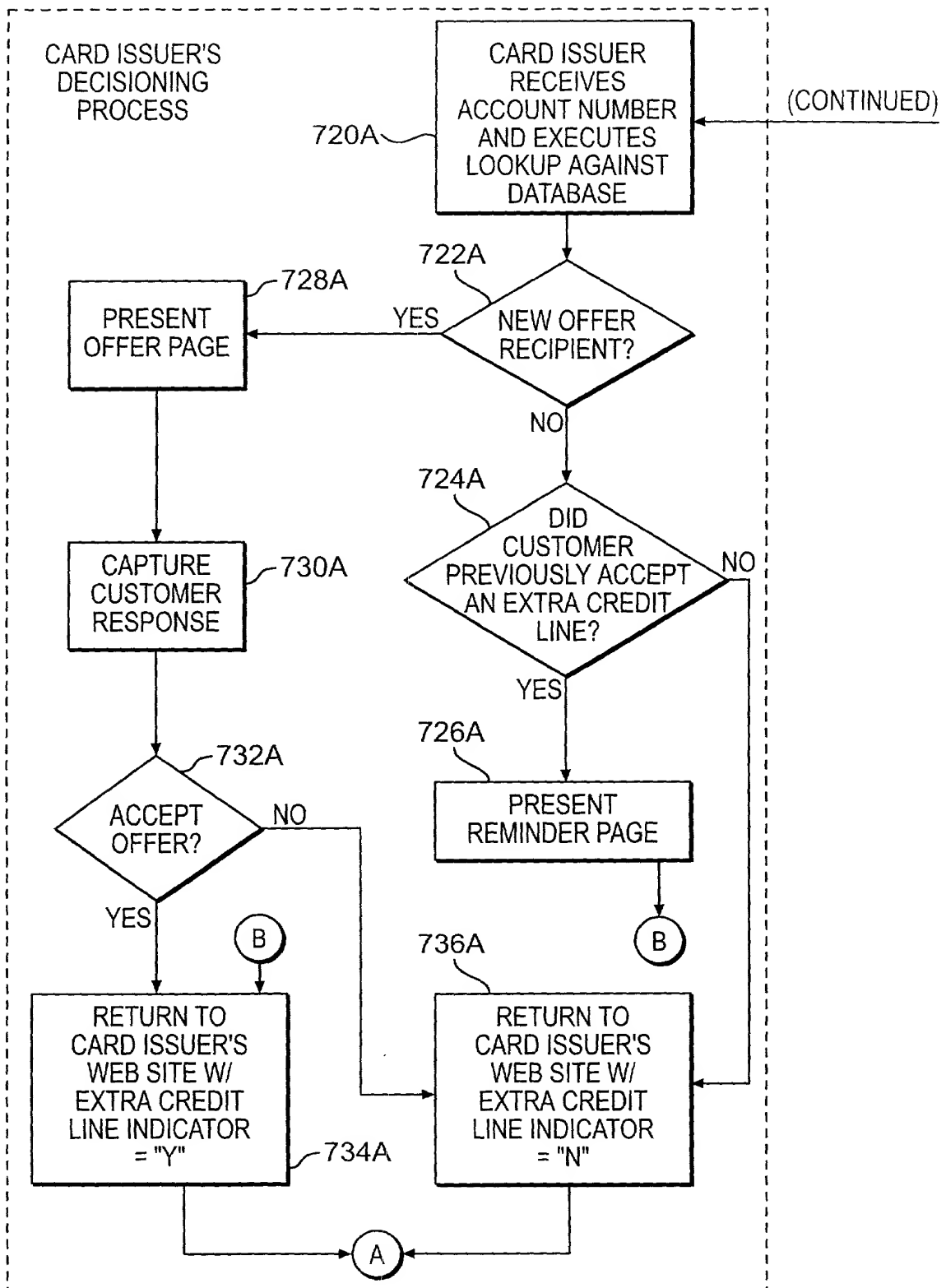


FIG. 6

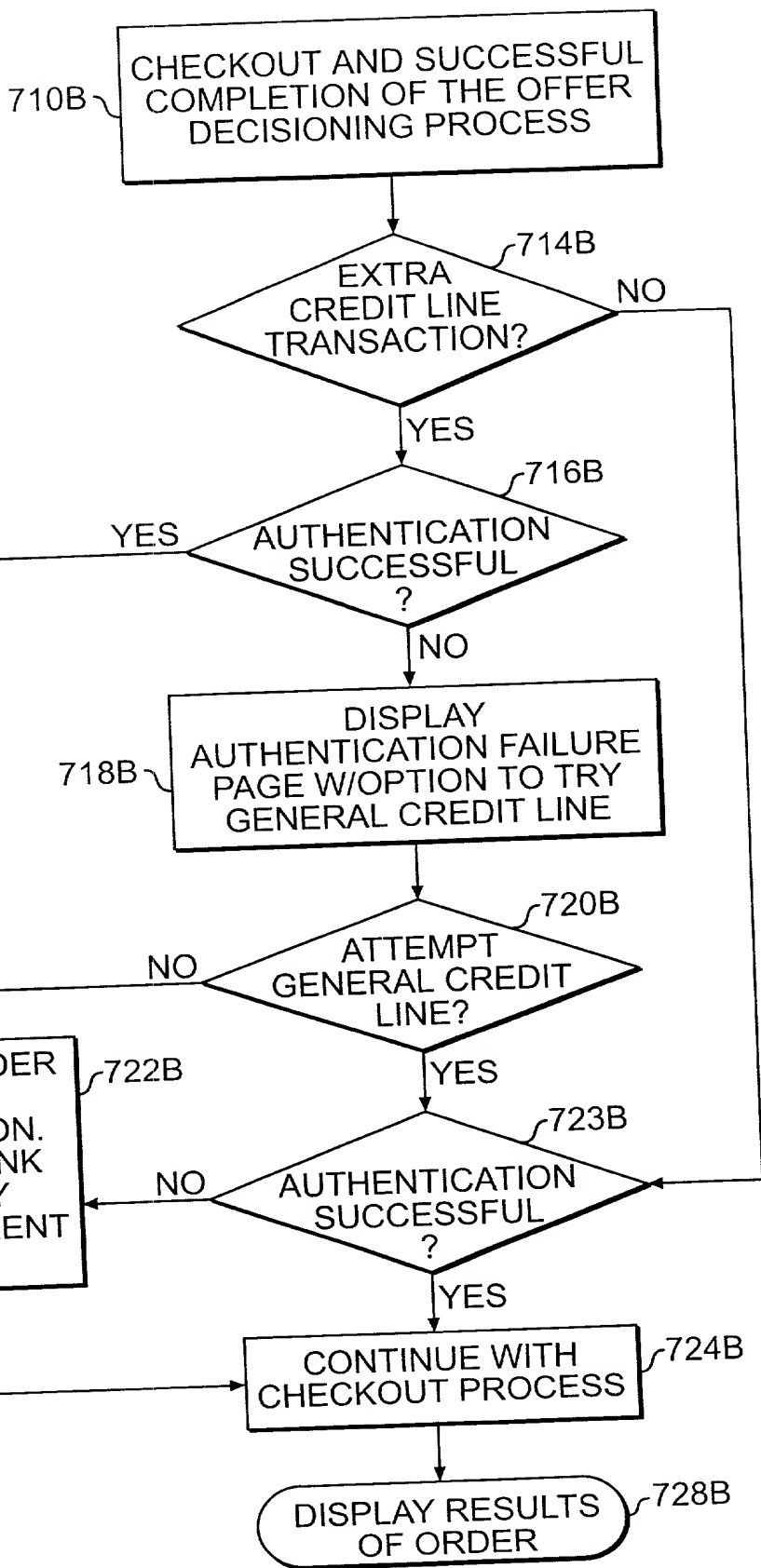


**FIG. 7A**

FIG. 7A CONT.



**FIG. 7A CONT.**



**FIG. 7B**

YOUR \$250.00 BONUS LINE OF CREDIT IS WAITING!

0001 16

0062899999999  
LINDSAY P. SAMPLE  
APT. 10A  
123 W. BROAD STREET  
ANYTOWN, VA 99999-9999

DEAR LINDSAY P. SAMPLE,

TO THANK YOU FOR BEING A VALUED CARDHOLDER, WE'D LIKE TO GIVE YOU TWO THINGS YOU CAN REALLY USE DURING THE HOLIDAYS: MORE TIME TO SHOP FOR GIFTS AND MORE MONEY TO SHOP WITH!

SO WE'RE OFFERING YOU SOME EXTRA SPENDING MONEY IN THE FORM OF A \$250 BONUS LINE OF CREDIT...GOOD EXCLUSIVELY ONLINE AT **WEBSITE NAME**. OUR SITE OFFERS YOU TREMENDOUS CONVENIENCE, SPECIAL SAVINGS-AND OVER 100,000 PRODUCTS TO CHOOSE FROM. YOU'LL FIND BRAND NAME PRODUCTS AND SOME GREAT GIFT IDEAS FOR THE HOLIDAYS!

MORE CREDIT WHEN YOU SHOP WITH US  
YOUR BONUS LINE OF CREDIT IS A SEPARATE LINE OF CREDIT FROM YOUR EXISTING CREDIT CARD ACCOUNT-CREDIT TO BE USED EXCLUSIVELY FOR SHOPPING AT **WEBSITE NAME**. PURCHASES MADE AT **WEBSITE NAME** USING YOUR \$250 BONUS CREDIT WILL NOT AFFECT YOUR EXISTING CREDIT LINE. IT'S JUST AN EXTRA \$250 FOR THE HOLIDAYS!

IT'S EASY...

1. GO TO **HOME PAGE URL**
2. CLICK ON THE LINK TO **WEBSITE NAME**

DETAILS ABOUT YOUR CREDIT OFFER (ALONG WITH THE OPTION TO ACCEPT OR DECLINE THE OFFER) WILL APPEAR DURING THE CHECKOUT PROCESS ON **WEBSITE NAME**.

SHOP TODAY!  
WHY WAIT? CHECK OUT **WEBSITE NAME** NOW AND TAKE FULL ADVANTAGE OF THE EXTRA CREDIT WE'RE OFFERING YOU!  
BUT HURRY-YOU MUST ACTIVATE YOUR BONUS LINE OF CREDIT BY DECEMBER 31, 2001 WHEN THIS OFFER EXPIRES!

FIG. 7C

710C



CONGRATULATIONS! YOU'VE EARNED A BONUS LINE OF CREDIT

CREDIT CARD ISSUER IS PLEASED TO OFFER YOU A \$250.00 BONUS LINE OF CREDIT FOR YOU TO USE AT **WEBSITE NAME**. THE BONUS LINE OF CREDIT WILL ALLOW YOU TO RECEIVE THE ADDITIONAL PURCHASING POWER OF A SECOND LINE OF CREDIT AND THE FLEXIBILITY TO BUY MORE OF WHAT YOU WANT FROM **WEBSITE NAME**.

REMEMBER, THIS BONUS LINE OF CREDIT CAN ONLY BE USED FOR PURCHASES AT **WEBSITE NAME**.

PLEASE READ OUR IMPORTANT DISCLOSURES AND PRINT OR SAVE THEM FOR YOUR RECORDS. THEN, SIMPLY ACCEPT OR DECLINE THE OFFER BELOW TO CONTINUE WITH YOUR CHECKOUT.

☐ I ACCEPT

☐ NO THANKS

#### IMPORTANT DISCLOSURES

SPECIAL PURCHASE SEGMENT WILL BE ADDED TO YOUR ACCOUNT FOR A ONE-TIME ACTIVATION FEE OF \$19.00. THIS SEGMENT IS SOLELY FOR TRANSACTIONS MADE WITH YOUR BONUS CREDIT LINE AT **WEBSITE NAME**.

A SPECIAL PURCHASE SEGMENT

YOUR SPECIAL PURCHASE SEGMENT WILL HAVE AN ANNUAL PERCENTAGE RATE OF 19.8% AND INCLUDES A 25-DAY GRACE PERIOD IF YOU PAY YOUR ENTIRE NEW BALANCE IN FULL BY YOUR NEXT PAYMENT DUE DATE.

THIS CHANGE WILL BE EFFECTIVE WITHIN TWO BILLING PERIODS AFTER YOUR FIRST TRANSACTION THROUGH **WEBSITE NAME**.

OTHER TERMS AND CONDITIONS

ALL OTHER TERMS AND CONDITIONS OF YOUR SPECIAL BONUS LINE OF CREDIT ARE THE SAME AS YOUR CARDHOLDER ACCOUNT, AND ANY PREVIOUS AMENDMENTS THERETO.

#### ACKNOWLEDGEMENT

I HAVE READ THE IMPORTANT DISCLOSURES ABOVE AND WOULD LIKE TO ACCEPT MY BONUS LINE OF CREDIT!